

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS - EASTERN DIVISION  
219 S. DEARBORN ST., CHICAGO, IL 60604

IN RE: ) CHAPTER 7 PROCEEDING  
BYRON L. WILLIAMS and )  
LENETTA WILLIAMS ) CASE NO. 07 B 07199  
DEBTOR )  
 ) HON. JOHN D. SCHWARTZ

**NOTICE OF TRUSTEE'S FINAL REPORT, HEARING ON APPLICATIONS  
FOR COMPENSATION, AND HEARING ON THE ABANDONMENT  
OF PROPERTY BY THE TRUSTEE**

To the Debtor(s), Creditors and other Parties in Interest:

1. NOTICE IS HEREBY GIVEN that the Trustee of the above captioned case has filed a Trustee's Final Report and final applications for compensation. A hearing will be held

At: U.S. Bankruptcy Court, 219 S. Dearborn, Courtroom 719, Chicago, IL

On: **June 26, 2008** Time: **10:00 a.m.**

2. The hearing will be held for the purpose of ruling on any objections to the Final Report, ruling on applications for compensation and expenses and any objections to the pending applications and transacting such other business as may be properly noticed before the Court. ATTENDANCE BY THE DEBTOR AND CREDITORS IS WELCOMED BUT IS NOT REQUIRED.

3. The Trustee's Final Report shows total:

Receipts \$ 10,071.87

Disbursements \$ 10.77

Net Cash Available for Distribution \$ 10,061.10

4. Applications for Chapter 7 fees and administrative expenses have been filed as follows:

<u>Applicant</u>	Compensation <u>Previously Paid</u>	Fees Now <u>Requested</u>	<u>Expenses</u>
Allan J. DeMars, trustee	\$ None	\$ 1,757.19	\$ 65.71
Allan J. DeMars, attorney	\$ None	\$ 2,869.00	

5. Applications for Chapter 11 fees and administrative expenses have been filed as follows:

<u>Applicant</u>	Compensation <u>Previously Paid</u>	Fees Now <u>Requested</u>	<u>Expenses</u>
NONE	\$	\$	\$

6. In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in full for there to be any dividend to general unsecured creditors. The priority dividend is anticipated to be none.
  
7. Claims of general unsecured creditors totaling \$132,885.72 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The general unsecured dividend is anticipated to be 4.04046%.

CLAIM NUMBER	CREDITOR	AMOUNT OF ALLOWED CLAIM	AMOUNT OF DIVIDEND
1	Discover Bank	\$ 10034.69	\$ 405.45
3	TBF Financial LLC	10586.13	427.73
4	Chase Bank USA, NA	31500.57	1272.77
5	American Express Bank FSB	39456.42	1594.22
6	American Express Travel Related Svcs	1234.99	49.90
7	American Express Bank FSB	27150.26	1097.00
8	U.S. Dept. of Education	7251.47	292.99
9	LVNV Funding LLC, assignee of Washington Mutual	<u>5671.19</u> \$132885.72	<u>229.14</u> \$ 5369.20

8. Proposed dividends are approximations. Actual dividends may differ due to interest accrual, fee reductions, or as ordered by the Court.
  
9. The Trustee's Final Report and all applications for compensation are available for inspection at the office of the Clerk of the Bankruptcy Court, Dirksen Federal Courthouse, 219 So. Dearborn Street, 7<sup>th</sup> Floor, Chicago, Illinois 60604, or may be viewed on the Court's web site, [www.ilnb.uscourts.gov](http://www.ilnb.uscourts.gov). If no objections are filed, the Court will act on the fee applications(s) and the Trustee may pay dividends pursuant to Federal Rule of Bankruptcy Procedure 3009 without further order of Court.
  
10. Debtors have been discharged.
  
11. The Trustee proposes to abandon the following property at the hearing all of which is either subject to liens or has been claimed as exempt by the debtor: 2819 Lexington, Hazelcrest, IL: \$74,799.00; checking acct.: \$50.00; furniture: \$1,000.00; clothing: \$1,000.00; fur coat: \$500.00; wedding rings: \$500.00; 2003 Chevy Malibu: \$2,000.00; 2003 Toyota 4Runner: \$1,000.00; Omega Financial: \$0

SEE TRUSTEE'S EXHIBIT "B" IN FINAL REPORT FOR MORE DETAILS.

Dated: May 29, 2008

For the Court,

By: KENNETH S. GARDNER  
Kenneth S. Gardner  
Clerk of the U.S. Bankruptcy Court  
219 So. Dearborn Street; 7<sup>th</sup> Floor

Chicago, IL 60604

Trustee: Allan J. DeMars  
Address: 100 W. Monroe - Suite 910  
Chicago, IL 60603  
Phone No.: (312) 726-3377

Bankruptcy Noticing Center  
2525 Network Place, 3rd Floor  
Herndon, Virginia 20171-3514

# CERTIFICATE OF SERVICE

District/off: 0752-1  
Case: 07-07199

User: amcc7  
Form ID: pdf002

Page 1 of 2  
Total Served: 53

Date Rcvd: May 29, 2008

The following entities were served by first class mail on May 31, 2008.

db +Byron L. Williams, 2800 Knollwood Place, Hazel crest, IL 60429-2142  
 jdb +Lenetta Williams, 2800 Knollwood Place, Hazel crest, IL 60429-2142  
 tr +Allan J DeMars, Spiegel & Demars, 100 W Monroe St Ste 910, Chicago, IL 60603-1957  
 11318225 ADT Security, Acct#: 1450, POB 650485, Dallas, TX 75265-0485  
 11318232 +AT&T, Acct#: 2149, Bankruptcy Dept/Linda Adams, 6021 S Rio Grande Ave 1st flr, Orlando,, FL 32809-4613  
 11318226 +Advanta, Acct#: 1049, PO Box 8088, Philadelphia, PA 19101-8088  
 11318228 +American Express, Acct#: 1001, C/O Nationwide Credit, Inc, PO Box 740640, Atlanta, GA 30374-0640  
 11318229 +American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 11318227 +American Express Travel Related Svcs, Co Inc Corp Card, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701  
 11318230 +American Family Insurance, Acct#: 5228, C/O Credit Collection Services, Two Wells Ave Dept. AMFA, Newton, MA 02459-3208  
 11318231 +Arnstein & Lehr LLP, Acct#: 001, 120 South Riverside Plaza, Sui, Chicago, IL 60606-3913  
 11318235 Capital One, Acct#: 2498, POB 30285  
 11318233 Capital One, Acct#: 9851, POB 30285  
 11318237 +Capital One Auto Finance Department, c/o Ascension Capital Group, P O Box 201347, Arlington, TX 76006-1347  
 11318238 +Capital One Bank, Acct#: 3434, C/O GC Services Limited Partne, 6330 Gulfton, Houston, TX 77081-1108  
 11318239 +Chase, Acct#: 0535, PO Box 659409, San Antonio, TX 78265-9409  
 11318240 Chase Cardmember Services, Acct#: 4172, P.O. Box 15153, Wilmington, DE 19886-5153  
 11416268 Chase Bank USA, N.A., c/o Weinstein & Riley, P.S., PO Box 3978, Seattle, WA, 981243978  
 11318241 Child Support Enforcement, PO Box 19085, Springfield, IL 62794-9085  
 11318242 Cingular Wireless, Acct#: 1707, PO Box 6428, Carol Stream, IL 60197-6428  
 11318244 +Citi Cards, Acct#: 2998, PO Box 688901, Des Moines, IA 50368-8901  
 11318245 +Citibank, Acct#: 9513, POB 6404, The lakes, NV 88901-6404  
 11318246 Citibank Illinois, Acct#: 3821, c/o Sunrise Credit, 260 Airport Plaza, GFarmingdale, NY 11735-3946  
 11318249 +Credit Collection Service, Acct#: 9380, Payment Processing Center, Two Well Ave, Newton, MA 02459-3208  
 11318252 +EMC Mortgage Corporation, c/o McCalla, Raymer, et al, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102  
 11318251 +Elizabeth M. Feely, P.C., 401 N Michigan #1200, Chicago, IL 60611-4264  
 11318253 +FedEx, Acct#: 6052, C/O Weinstock & O'Malley, PO Box 311, Old Bridge , NJ 08857-0311  
 11318247 +GC Services Limited Partnershi, Acct#: 4011, PO Box 721721, 6330 Gulftoln, Houston, TX 77081-1108  
 11318254 +HSBC, Acct#: 1750, PO Box 17051, Baltimore, MD 21297-1051  
 11318255 +MBNA America, Acct#: 6536, PO Box 15286, Wilmington, DE 19886-5286  
 11318256 +Morgan Locksmiths, Acct#: 4934, C/O Transworld Systems, 2235 Mercury Way, Suite 275, Santa Rosa, CA 95407-5463  
 11318259 Oak Forest Hospital, Acct#: 8623, 15900 S Cicero, Oak Forest, IL 60452  
 11318257 Oak Forest Hospital, Acct#: 2564, 15900 S Cicero, Oak Forest, IL 60452  
 11318260 Oak Forest Hospital, Acct#: 3866, 15900 S Cicero, Oak Forest, IL 60452  
 11318258 Oak Forest Hospital, Acct#: 2886, 15900 S Cicero, Oak Forest, IL 60452  
 11318261 Oak Forest Hospital, Acct#: 1821, 15900 S. Cicero Ave, Oak Forest , IL 60452  
 11318262 Peoples Energy, Acct#: 3488, Chicago,, IL 60687-0001  
 11318263 +Quill Corporation, Acct#: 4456, C/O R.M.S., 55 Shuman Rd, Naperville, IL 60563-8467  
 11415185 +TBF Financial, LLC, 520 Lake Cook Road, Suite 510, Deerfield, IL 60015-4900  
 11318264 The Hartford, Acct#: 9380, c/o CCS, PO Box 55156, Boston , MA 02205-5156  
 11318265 Toyota Finacial Services, Acct#: 4279, PO Box 5855, Carol Stream , IL 60197-5855  
 11318266 US Department Of education, Acct#: 9692, PO Box 530260, Atlanta , GA 30353-0260  
 11476058 US Department of Education, Direct Loan Servicing Center, PO Box 5609, Greenville, TX 75403-5609  
 11318267 +Visa, PO Box 15298, Wilmington, DE 19850-5298  
 11318268 Washington Mutual, PO Box 9801, Pleasonton , CA 94566  
 11318269 Washington Mutual Card Service, Acct#: 2943, PO Box 660487, Dallas, TX 75266-0487  
 11318270 +Wolpoff & Abramson, Acct#: 6536, 702 King Farm Blvd, Rockville , MD 20850-5774

The following entities were served by electronic transmission on May 30, 2008.

aty +E-mail/Text: blehman@lehmanfox.com Beth A Lehman, Lehman & Fox,  
 6 E Monroe Suite 1004, Chicago, IL 60603-2721  
 11318243 +E-mail/Text: citjaxbankruptcy@cit.com Cit Technology Fin Serv, Inc,  
 Acct#: 0000, 21146 Network Place, Chicago, IL 60673-1211  
 11318248 +E-mail/Text: elizabeth.soehren-jones@exeloncorp.com ComEd.,  
 Acct#: 9992, Bill Payment Center, Chicago, IL 60668-0001  
 11318250 E-mail/PDF: mrdiscen@discoverfinancial.com May 30 2008 08:00:41 Discover, Acct#: 3153,  
 PO Box 30395, Salt Lake, City UT84130-03  
 11397682 E-mail/PDF: mrdiscen@discoverfinancial.com May 30 2008 08:00:41 Discover Bank/Discover Financial Services, PO Box 3025, New Albany OH 43054-3025  
 11543734 E-mail/Text: resurgentbknotifications@resurgent.com  
 LVNV Funding LLC its successors and assigns as, assignee of Washington Mutual,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

11318234 SLC, UT 84130-0285  
 11318236 SLC, UT 84130-0285

District/off: 0752-1  
Case: 07-07199

User: amcc7  
Form ID: pdf002

Page 2 of 2  
Total Served: 53

Date Rcvd: May 29, 2008

aty\* +Allan J DeMars, Spiegel & Demars, 100 W Monroe St Ste 910, Chicago, IL 60603-1957  
aty\* +Allan J DeMars, Spiegel & Demars, 100 W Monroe St Ste 910, Chicago, IL 60603-1957  
TOTALS: 2, \* 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 31, 2008

Signature:

